

MAR 11 2020

STATE OF ARIZONA
DEPARTMENT OF INSURANCE
DEPT OF INSURANCE
BY 03/11/2020 AS

In the Matter of:

No. 20A- 023 -INS

PARRA, CARLOS ROLANDO

CONSENT ORDER

(National Producer No. 11109414)

INSURE ME BETTER LLC

(National Producer No. 13350360)

Respondents.

The Arizona Department of Insurance ("Department") has received evidence that **Carlos Rolando Parra ("Parra")** and **Insure Me Better LLC ("Better")** (collectively "**Respondents**") violated provisions of Title 20, Arizona Revised Statutes ("A.R.S"). Respondents wish to resolve this matter without the commencement of formal proceedings and admit the following Findings of Fact are true, and consent to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Parra is, and was at all material times, licensed as an Arizona resident insurance producer with four lines of authority: life, accident and health or sickness, casualty, and property insurance. Parra last renewed his license, number 11109414, on May 24, 2016. His license is scheduled to expire on May 31, 2020.

2. Parra's business and mailing address of record with the Department is: C/O Insure Me Better LLC, 7650 South McClintock Drive #103-403, Tempe, Arizona 85284. Parra's business e-mail address of record with the Department is carlos@insuremebetter.com.

3. Better is, and was at all material times, licensed as an Arizona business entity insurance producer with four lines of authority: life, accident and health or sickness, casualty, and property insurance. Better last renewed the license, number 13350360, on April 1, 2017. Better's license is scheduled to expire on March 31, 2021.

4. Better's address of record with the Department is: 7650 South McClintock Drive #103, Tempe, Arizona 85284. Better's email address of record with the Department is carlos@insuremebetter.com.

5. Parra is the designated responsible licensed producer and sole owner and manager of Better.

Consumer Complaint

6. On May 17, 2019, the Department received a consumer complaint alleging that Parra misappropriated insurance premiums which led to a lapse in the consumer's homeowner insurance policy.

7. On June 14, 2019, the Department contacted Parra regarding the consumer complaint and requested that Parra provide his response and documents no later than July 8, 2019.

8. On July 8, 2019, Parra responded to the Department. Parra's response did not provide the requested documents, or his written response to the allegations in the complaint. On July 16, 2019, Parra provided additional information and his written response to the Department. Parra's responses did not adequately address all of the Department's requests.

9. On February 13, 2020, the Department's sent Parra a subpoena for an Examination Under Oath ("EUO").

10. On March 4, 2020, the Department conducted the EUO of Parra. During the

1 examination, Parra confirmed receiving the insurance premium and unintentionally allowing
2 the consumer's policy to lapse. Parra stated that the premium check did not specify the
3 consumer's name or policy number which delayed the placement of the premium and
4 subsequently lead to the lapse of the consumer's policy.

5 11. Parra acknowledged that nine months had passed before he discovered this
6 lapse of policy, at which time he issued the consumer a new homeowner policy and applied
7 the premium. Parra confirmed that the consumer was placed at risk for nine months without
8 homeowners insurance.

9 12. During the EUO, Parra acknowledged his inadequate response to the
10 Department's requests for records.

11 CONCLUSIONS OF LAW

12 1. The Director of the Department ("Director") has jurisdiction over this matter.

13 2. Respondent's conduct, as described above, constitutes a violation of Title 20 or
14 any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

15 3. Respondent's conduct, as described above, constitutes using fraudulent,
16 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
17 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of
18 A.R.S. § 20-295(A)(8).

19 4. Respondent's conduct, as described above, constitutes failing to produce and
20 make freely accessible to the director, accounts, records, documents, files, assets and matters
21 in the person's possession or control relating to the subject of the examination, within the
22 meaning of A.R.S. § 20-157(A).

23 5. Grounds exist for the Director to suspend for not more than twelve months or

1 revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A).

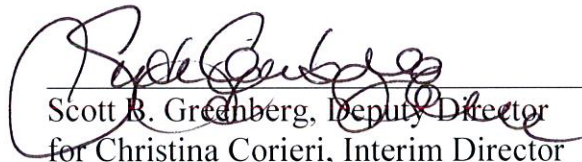
2 6. Grounds exist, in addition to or instead of any suspension or revocation, for the
3 Director to impose a civil penalty of not more than \$250 dollars for each unintentional
4 failure or violation, up to an aggregate civil penalty of \$2500, or impose a civil penalty of
5 not more than \$2,500.00 for each intentional failure or violation, up to an aggregate civil
6 penalty of \$15,000.00, within the meaning of A.R.S. § 20-295(F).

7 **ORDER**

8 IT IS HEREBY ORDERED THAT:

9 Carlos Rolando Parra, National Producer Number 11109414, shall immediately pay a
10 civil fine of \$250.00 for deposit into the State General Fund.

11 Effective this 11th day of March, 2020.

12 
13 Scott B. Greenberg, Deputy Director
14 for Christina Corieri, Interim Director
Arizona Department of Insurance

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16
17 **CONSENT TO ORDER**

18 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of
19 Law and Order.

20 2. Respondents admit to the jurisdiction of the Interim Director of the Arizona
21 Department of Insurance and admit the foregoing Findings of Fact and consent to the entry
22 of the foregoing Conclusions of Law and Order.
23

1 3. Respondents are aware of their right to notice and to a hearing, at which they
2 may be represented by counsel, present evidence and examine witnesses.

3 4. Respondents irrevocably waive their right to such notice and hearing and to
4 any court appeals relating to this Consent Order.

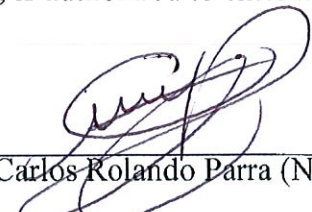
5 5. Respondents state that no promise of any kind or nature whatsoever, except as
6 expressly contained in this Consent Order, was made to induce them to enter into this
7 Consent Order and that they have entered into this Consent Order voluntarily.

8 6. Respondents acknowledge that the acceptance of this Consent Order by the
9 Interim Director is solely to settle this matter against them and does not preclude any other
10 agency, officer, or subdivision of this state including the Department from instituting civil or
11 criminal proceedings as may be appropriate now or in the future not related to this matter.

12 7. Respondents acknowledge that this Consent Order is an administrative action
13 that the Department will report to the National Association of Insurance Commissioners
14 (NAIC). Respondents further acknowledge that they must report this administrative action to
15 any and all states in which they hold an insurance license and must disclose this
16 administrative action on any license application.

17 8. Carlos Rolando Parra represents that he is the sole owner and manager of
18 Insure Me Better LLC and, as such, is authorized to enter this Consent Order on its behalf.

19
20 3/11/20
Date



Carlos Rolando Parra (NPN License No. 11109414)
Insure Me Better LLC (NPN License No. 13350360)

21
22 3/11/20
23 Date



Carlos Rolando Parra, Member

1 **COPY** of the foregoing delivered by U.S. First-Class Mail
this 13th day of March, 2020, to:

2 Carlos R Parra
3 C/O Insure Me Better LLC
7650 S McClintock Drive #103-403
4 Tempe, AZ 85284
Respondents

5 **COPY** delivered same date to:

6 Deian Ousounov, Regulatory Legal Affairs Officer
7 Ana Starcevic, Paralegal Project Specialist
Catherine M. O'Neil, Consumer Legal Affairs Officer
8 Steven Fromholtz, Assistant Director, Licensing Division
Aqueelah Currie, Licensing Supervisor
9 Jeff Eavenson, Investigator
Linda Lutz, Legal Assistant
10 Arizona Department of Insurance
100 North 15th Avenue, Suite 261
11 Phoenix, Arizona 85007-2630

12 **COPY** delivered electronically, same date to:

13 Carlos R. Parra
carlos@insuremebetter.com
14 Respondents

15 
16 Francine Juarez